

DAVID WOOD

April 15, 2015

Equifax Credit Information Services, LLC
P. O. Box 740256
Atlanta, GA 30374-0256

Trans Union Consumer Solutions
P. O. Box 2000
Chester, PA 19022-2000

Experian Dispute Department
P.O. Box 9701
Allen, TX 75013

RE: David William Wood

SSN: 231-497739

Gentlemen:

I have sent you repeated letters and made numerous phone calls and online disputes in an attempt to contact you regarding inaccuracies on my credit report.

I am the victim of fraud on several accounts opened in my name by my mother, Dylan R. Lollis.

1. Synch/Carecr. This is not my account. This is a fraudulent account opened by my mother in January, 2015.
2. Credit One Bank - Acct. #44796223178XXX - This is not my account. This is a fraudulent account opened by my mother. I have begun to receive correspondence from both Midland Funding, LLC. who apparently owns the Credit One Bank debt and Midland Credit Management, Inc., who is attempting to collect the debt on behalf of Midland Funding, LLC.
3. GECRB/Care Credit - Acct #601918329563XXX- This is not my account. This is a fraudulent account opened by my mother in January, 2015.

In addition to the above inaccuracies, I have recently received correspondence from Cox Communications indicating that I have a past due invoice that has apparently been turned over to Credit Control Corporation for collection. Please be advised that I am also disputing that account. I did not open an account with Cox Communications nor did I authorize anyone on my behalf.

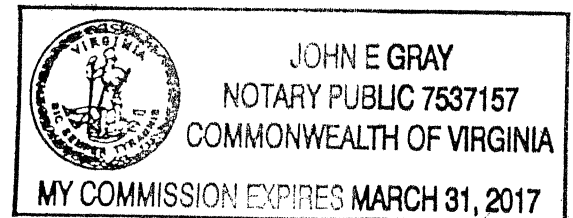
In addition to the above fraudulent tradelines, you are reporting an account owned by me inaccurately.

Capital One- Account No. 51780590XXX – You are reporting this account as a “charge off” as of September, 2010. This account was included in bankruptcy and therefore, should not be reporting as a “charge off” **and** “included in bankruptcy”.

Please immediately remove the above fraudulent accounts from my credit report and correct the reporting of the Capital One account.

I am enclosing a copy of an affidavit signed by my mother admitting to the fraudulent account. I am also providing you a handwriting exemplar. Please forward these examples to the creditors listed above and ask that they verify the signatures of those that are on the applications.

David Wood 4-16-15
John E. Gray
Notary



In addition, please request that the creditors above send you a copy of the application or any other supporting documents to prove that I owe these debts.

I demand that you investigate my credit file and delete the inaccurate information that I have noted above.

When you have completed your investigation, please send me a copy of my credit report that shows the exact information that you would give to someone who was considering me for a loan. I shall assume 30 days constitutes a reasonable time period for the re-verification and subsequent and immediate removal of these entries as requested above.

Please forward a copy of this letter to your customers when you convey my disputes. If you are not willing to do so, please immediately provide me the names, addresses, and telephone numbers of the people you deal with at these companies so that I can send them a dispute myself.

Also, please call me immediately if you need or will accept additional information to support my disputes. My phone number is (804) 445-6792.

Before you continue to report any further information regarding this matter, please contact me at the above address in order that I may supply you with any other information that you may find helpful. Also, you may call me immediately if you need or will accept additional information to support my disputes.

This issue has caused me irreparable personal and professional harm. I ask you again to remove these fraudulent items immediately.

Very truly yours,

David William Wood

I herby certify that the following items were opened against the will of David Wood, but instead by Dyan Lollis and wish to have these transferred back to the rightful owner Dyan Lollis.

These items are as shown on David Woods newly damaged credit report. Multiple items listed as the balance was charged off several times to the collection agency. As of todays date 10/27/2014 David Wood is aware of only these items not his. Others may be in existence, but is not discovered yet.

Credit Control corp

Credit Control corp

Credit Control corp

Credit control corp

Credit control corp

Credit one

Credit one charge off

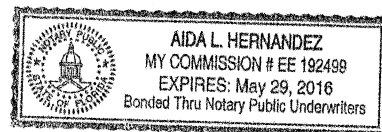
x David Wood Date: 10-29-14

x Dyan Lollis Date: 10-31-14

Dyan R. Lollis personally appeared before me
on Oct 31, 2014.

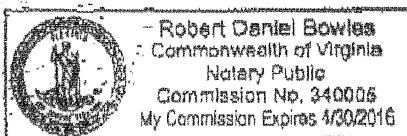
Notarized by: Aida L. Hernandez Date: 10/31/2014

Notarized by: _____ Date: _____



David Wood personally appeared before me
on October 29, 2014.

Aida L. Hernandez 10-29-2014



Post-it® Fax Note	7671	Date	# of pages ▶
To	Credit repair	From	129980
Co./Dept.		Co.	Tapi 1523 @ Rocket
Phone #		Phone #	
Fax #	855 785 2551	Fax #	